



**Bank**

America's Most Convenient Bank®

Date

Customer Name

Address 1

Address 2

City, ST ZIP

Dear (Customer Name),

We value your privacy and make every effort to keep your personal information safe. Unfortunately, we're writing today to let you know about an incident regarding your personal information.

**We recently determined a privacy issue occurred. We're making things right.**

We recently learned that your personal information may have been inappropriately accessed by one of our employees without a legitimate business need. The personal information accessed may have included your name, address, date of birth, social security number, and account number.

We realize this is not news you want to hear, and we're truly sorry. Safeguarding your personal information is something we take very seriously and we're taking action to better protect your confidentiality in the future. This is an isolated incident being addressed through an internal investigation by our corporate security team and law enforcement.

**In an abundance of caution, to further protect your information we're also:**

- **Offering free credit monitoring service for 24 months at our expense.**  
We're paying for you to take advantage of a complimentary two-year membership to Fraud-Defender, provided by Merchants Information Solutions, Inc. This service helps detect misuse of your personal information. It also provides you with identity research and resolution services to protect your identity should you suspect a problem for any reason. Details are included on the next page.
- **Making it easy and free to transfer funds to a new account with us.**  
If you want added protection for your money at TD Bank and would like to close your existing account(s) and open new account(s), we'll make it as simple as possible. Please contact us and we'll cover all expenses associated with this process.

**Here's what you can do to protect yourself from identity theft and fraud:**

- **Remain vigilant** about your personal information and review your monthly account statements.
- **Establish a password** on your account(s).
- **Notify us immediately** of any suspicious activity or suspected identity theft.
- **Report any suspicious or unauthorized activity** to law enforcement and to the Federal Trade Commission (FTC) at **1-877-FTC-HELP** (1-877-382-4357).
- **Carefully monitor your credit report.** You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months.
- **Place a free fraud alert on your credit file**, which tells creditors to contact you before they open any new accounts or change your existing accounts – and alerts them of possible fraudulent activity. Fraud alerts last 90 days unless you manually renew them or use an automatic fraud alert feature. You can contact the credit reporting agencies directly at:

Equifax: **1-800-525-6285**; Experian: **1-888-397-3742**; TransUnion Corp: **1-800-888-4213**

Additional information about credit reports and ways to prevent identity theft and fraud is available through the FTC at <https://www.consumer.ftc.gov/features/feature-0014-identity-theft> by visiting **annualcreditreport.com**, or by calling **1-877-322-8228**.

**We're here for you.**

If you have any questions, please call me at **1-XXX-XXX-XXXX**. You're also welcome to contact our fraud unit at **1-800-893-8554**. Again, we apologize for any concern or inconvenience this may cause. We're committed to delivering a legendary Customer experience and truly appreciate the opportunity to regain your trust. Thank you for your patience and understanding.

Sincerely,

<<Name>>

Market President  
Retail Banking

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**Your complimentary two-year Fraud-Defender membership with Merchants Information Solutions, Inc. includes:**

- Continuous monitoring of your TransUnion credit file with a daily alert of any changes or new items added to your credit file.
- Internet monitoring with daily alerts if Merchants Information Solutions, Inc. finds your personal information exposed in high risk areas of the Internet, including black market and social networking sites. You may register up to 50 unique pieces of personal and account information for monitoring.
- An assigned, professional Identity Theft Recovery Advocate to assist with any problems you may have in the future and to work on your behalf to help resolve any issues of fraud, if needed.

**Complete instructions for activating your free services:**

1. Visit **tdbank.merchantsinfo.com** and click on the red button which reads "Sign up takes 3 minutes with Instant Protection"
2. Next, click on the blue "Enroll" button.
3. Enter this complimentary enrollment code in the field labeled "Certificate Code":

**XXXXXXXXXX**

4. Follow the instructions on each page to complete your enrollment and identity authentication.
5. For help with enrollment or questions about this product, please call Merchants Information Solutions at **1-800-366-6573**. Normal business hours Monday – Friday 8:00 AM EST to 8:00 PM EST.

**If you wish to take advantage of this complimentary offer, you must activate these services by <<Month XX, 201X>>.**